

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

ROWESIX - BUILDING 5
P.O. BOX 40257
OLYMPIA, WA 98504-0257
Phone: (360) 753-7300
Fax: Operations - (360) 438-7630
Licensing - (360) 438-7629

In the Matter of

Willard Florey,

Licensee.

) No. D 98 - 40
)
) ORDER REVOKING LICENSE
)
)
)

To: Willard Florey
935 Ivy
Kettle Falls, WA 99141

Willard Florey
14535 Doolittle Drive
San Leandro, CA 94577

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your licenses are REVOKED, effective August 17, 1998, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING GROUNDS:

1. You received a check in the amount of \$1,095 from Gertrude Carson on May 30, 1997 intended as payment on a Bankers Life and Casualty Insurance Company policy and failed to account for it and pay it promptly to the insurer, in violation of RCW 48.17.480. You also applied that money to your own use, in violation of RCW 48.17.480.
2. You failed to maintain a separate account for funds representing premium, in violation of RCW 48.17.600 and WAC 284-12-080.
3. You acted as an insurance agent in Washington by soliciting applications for Bankers Life and Casualty Company policies from Mrs. Melvin Crow, Donald Lewis, Opal Murphy and Louise Engstrom between May 15 1997, and August 11, 1997, during which time you were not licensed as an agent, in violation of RCW 48.17.060.
4. You failed to inform the Commissioner of your new address, in violation of RCW 48.17.450.

The above conduct constitutes wilful violation, or knowing participation in the violation, of the Insurance Code or proper orders or regulations of the Commissioner within the meaning of RCW 48.17.530(1)(b). By the above conduct, you have shown yourself to be incompetent or untrustworthy or a source of injury and loss to the public within the meaning of RCW 48.17.530(1)(h).

IT IS FURTHER ORDERED that you return your insurance agent's license or licenses to the Commissioner on or before August 17, 1998, the effective date of the revocation of your license, as required by RCW 48.17.530(4).

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NOTICE CONCERNING YOUR RIGHT TO A HEARING. If you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after this Order was mailed to you, or your right to a hearing will be deemed to have been waived. Your demand for a hearing must specify in what respects you are aggrieved and the grounds to be relied upon as basis for the relief to be demanded at the hearing. If your demand for a hearing is received by the commissioner before the effective date of the revocation, the revocation will be stayed pending the hearing, pursuant to RCW 48.04.020. Upon receipt of a demand for hearing, the commissioner will mail you a notice concerning the time, place and details of the hearing. You are advised that the commissioner may levy a fine against you, pursuant to RCW 48.17.560, in addition to or in lieu of the suspension or revocation of your license, in the event of a hearing, if any grounds relied upon in this Order are sustained. Please send any demand for hearing to Insurance Commissioner, attention William Frandsen, Deputy Commissioner, Post Office Box 40257, Olympia, WA 98504.

ENTERED AT LACEY, WASHINGTON, on July 28, 1998.

DEBORAH SENN
Insurance Commissioner

By 

WILLIAM E. FRANDSEN
Deputy Commissioner

cc: Ed Ganley, Investigator